RETIRING MEMBER'S HANDBOOK

(REVISED MARCH 2004)

INDIANA STATE TEACHERS'

RETIREMENT FUND

Table of Contents

Foreword

Retirement funding for teachers was initially provided on a local basis by the Acts of 1915, Chapter 182. In 1921, the Indiana General Assembly created the Indiana State Teachers' Retirement Fund (Fund). Since its establishment, the laws governing the administration of the Fund have changed and expanded to respond to the needs of our members.

This handbook for retiring members of the Fund is designed to provide a better understanding of the information needed to make retirement decisions. While this handbook gives a broad overview of the Fund's options, retiring members with more complex questions should contact the Fund at:

Indiana State Teachers' Retirement Fund
Suite 300
150 West Market Street
Indianapolis, IN 46204-2809

Telephone: (317) 232-3860 / Toll-Free (888) 286-3544
FAX (317) 232-3882
TTY/TDD (317) 233-3306
E-mail: trf@trf.IN.gov
Internet Home Page: http://www.in.gov/trf

The 2002-2003 Indiana General Assembly bases information in this handbook for active members on the laws and resolutions governing the Fund, including amendments adopted. The Indiana Code, sections 5-10.2 and 21-6.1 and Title 550 of the Indiana Administrative Code govern the Fund, as well as specific resolutions adopted by the Fund's Board of Trustees. If any differences exist between the governing laws and resolutions of the Fund and information found in this handbook, the laws and resolutions shall govern the resolution of the discrepancy.

The Fund is overseen by a five-member Board of Trustees (Board) appointed by the Governor. Two of the Trustees must be Indiana educators eligible to be members of the Fund. A Director appointed by the Governor carries out the policies set by the Board and administers the Fund on a daily basis. Pursuant to Indiana law, the Director is also required to be a member of the Fund.

Although the Board establishes investment policies, Indiana law places restrictions on the investment of the Fund's assets. At all times, the Fund must invest its assets in accordance with the "Prudent Investor" standard. Under this standard, investment decisions are based upon the same degree of care that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a similar character with similar aims.

Mission and Core Values

In the July 2000 meeting, the Board adopted a new mission statement and core values for the Fund. Our mission is...

> To prudently manage the Fund in accordance with fiduciary standards, provide quality benefits, and deliver a high level of service to our members, while demonstrating responsibility to the citizens of the State.

In striving to achieve this mission, the Fund has pledged to uphold the following eight core values:

1. Professionalism, respect and compassion in dealing with others;
2. Diversity, both of ideas and people;
3. Open communication, collaboration, and cooperation;
4. Integrity and the avoidance of conflicts of interest;
5. Courtesy and timeliness;
6. Accountability;
7. Innovation and flexibility;
8. Commitment to and focus on our mission.

Retirement Benefits

General Description of Benefits

A member's retirement benefit may be made up of three parts:

- ♦ A monthly pension provided by the State,
- ♦ An annuity based on that member's Annuity Savings Account (contributions plus earnings), and
- ♦ An annuity based on that member's Rollover Account (if applicable).

The State's pension portion is determined by salary history, years of service, age, and the retirement option(s) selected. The annuity portion is determined by the value of a member's Annuity Savings Account at the time of retirement, age, payment alternative, and option selected. The annuity portion of the Rollover Account is determined in the same manner as the regular Annuity Savings Account. The Rollover Account is only applicable if the member has deposited money from another retirement plan in TRF to create the Rollover Account. Anyone with further questions about this formula should consult the "Calculator for Retirement Benefits Form" on our Internet Home Page.

Accrual Date

The Accrual Date (also called the Retirement Date) is the effective date a member's retirement benefits commence. This date can be no earlier than the first day of the month following the member's last day of service with his/her employer. The member may choose a later date, but retroactive payments cannot exceed a statutory maximum of six months.

Retirement Eligibility

Normal Retirement Eligibility

A member may become eligible for normal (unreduced) retirement:

- At age 65 with at least 10 years of creditable service
- At age 60 with at least 15 years of creditable service
- At ages 55 to 59 if age and creditable service total at least 85 (This scenario is referred to as the "Rule of 85")

Early Retirement Eligibility

Early retirement is available at ages 50 to 59 with 15 or more years of creditable service. However, in this case, the retirement benefit will be reduced because payments begin at an earlier point in a member's life and will need to cover a longer period. For more detailed information on early retirement benefit calculations, please consult the "Calculator of Retirement Benefits Form," which is available on our Internet Home Page.

When a Member Should Apply for Benefits

On or Before the Time a Member Leaves Active Service

A member should consider retirement benefits about two years prior to their anticipated retirement date. Pension Administrators are available, by appointment, to discuss retirement with members. Members should start the application process six months prior to their anticipated retirement date. The actual "Application for Retirement Benefits," related forms, and other documents are available from the Fund. It is the member's responsibility to contact the Fund prior to eligibility. If the forms are received after the eligibility date, retroactive benefits will not be paid unless the retiree requests such on the "Application for Retirement Benefits." Pursuant to Indiana law, a maximum of six months retroactivity is allowed.

When a Member Leaves Service after Becoming Vested and Plans to Retire at a Later Date

Members are advised to gather all pertinent retirement information at the time they leave service. In all instances, an "Application for Retirement Benefits – Part 2" should be completed by the member's current employer. Section One is to be completed by the member and then forwarded to the employing unit for completion. The information required from the employing unit is more readily available at the time a member leaves service than at a future date. Again, although a member may choose to defer retirement to a date well beyond the eligibility date, the member will only be allowed six months of retroactive benefits measured from the date the application is received in the TRF office.

How Benefits May Be Received

The Pension Benefit Options

When members retire, they must select one of the seven options described below for the distribution of the pension portion of their retirement benefit. Members may also choose to select the "Social Security Integration" option with any of the other six listed options, if they are under the age of 62 at the time of retirement.

Option A-1 5-year Certain & Life	Lifetime benefit to the member. In the event the member dies before receiving 5 years (60-months) of payments, the beneficiary will receive the remainder of the 5 years (60-months) of guaranteed payments.
Option A-2 Straight Life	Lifetime benefit to the member. A minimum amount provision insures that an amount equal to the Annuity Savings Account (ASA) balance at the time of retirement will be paid either to the member or their beneficiary.
Option A-3 Modified Cash Refund (11 Yr.) + 5-year Certain & Life	Lifetime benefit to the member. In the event the member dies before receiving 5 years (60-months) of payments, the beneficiary will receive the remainder of the 5 years (60-months) of guaranteed pension payments. The Annuity Savings Account is reduced with each monthly benefit paid; if the member dies before reducing this balance to 0.00, the beneficiary will receive a single payment of the amount remaining. This pension option is available only with annuity Alternatives I and III.
Option B-1 100% Co-Survivor Benefit	Lifetime benefit to the member. Guarantees that, upon the death of the member, the designated co-survivor will receive 100% of the member's monthly benefit for the rest of their life.
Option B-2 66 2/3% Co-Survivor Benefit	Lifetime benefit to the member. Guarantees that, upon the death of the member, the designated co-survivor will receive 66 2/3% of the member's monthly benefit for the rest of their life.
Option B-3 50% Co-Survivor Benefit	Lifetime benefit to the member. Guarantees that, upon the death of the member, the designated co-survivor will receive 50% of the member's monthly benefit for the rest of their life.

Option A-4 Social Security Integration

Members retiring between the ages of 50 and 62 may integrate their Fund benefit with their Social Security benefit. The Fund pays a larger monthly benefit before age 62. However, at age 62, the Fund's benefit will be greatly reduced or terminated, depending on the member's estimated monthly benefit at age 62 from Social Security.

The Annuity Savings Account Alternatives
When members retire, they must select one of the four alternatives described below for the distribution of their annuity savings account proceeds.

Alternative I	The member combines their Annuity Savings Account (ASA) with their monthly pension benefit in order to receive a higher monthly benefit. The member will not receive any distribution from their Annuity Savings Account other than as a monthly benefit.
Alternative II	The member elects to distribute their Annuity Savings Account (ASA). The total ASA is either paid directly to the member, paid for the member's benefit to a trustee as a rollover, or a combination of the two. The member receives only their Indiana State Teachers' Retirement monthly pension benefit due to the total distribution of the Annuity Savings Account.
Alternative III	The member receives a distribution from their ASA of the tax basis as it existed on December 31, 1986. The remaining balance in the ASA is combined with the monthly pension benefit to receive a higher monthly benefit.
Alternative IV	The member defers distribution of the ASA, or the remaining balance of the ASA after distribution of the tax basis as it existed on December 31, 1986, until a later time. Distribution must begin no later than the calendar year in which you reach age 70 ½.

The Rollover Account Choices

If you have a Rollover Account with TRF, which is created by depositing money from another qualified retirement plan into your Rollover Account at TRF, you will select one of the three following choices at the time of retirement.

Monthly Benefit
The member combines their Rollover Account with their Indiana State Teachers' Retirement monthly pension and annuity benefit in order to receive a higher monthly benefit. The member will not receive any distribution from their Rollover Account other than as a monthly annuity benefit.

Full Withdrawal
The member elects to distribute their Rollover Account. The total Rollover Account is either paid directly to the member, paid for the member's benefit to a trustee as a rollover, or a combination of the two. The member receives only their Indiana State Teachers' Retirement monthly pension and annuity benefit due to the total distribution of the Rollover Account.

Reinvested
The member defers distribution of their Rollover Account until a later time. Distribution must begin no later than the calendar year in which you reach age 70 ½.

Calculating Benefits

The State-provided pension portion is determined by the following formula:

Average Annual Compensation x 1.1% [0.011] x Years of Service

A member retiring early receives a percentage of the State's pension portion, according to the following chart:

Age	Percentage of Benefit	Age	Percentage of Benefit
59	89%	54	64%
58	84%	53	59%
57	79%	52	54%
56	74%	51	49%
55	69%	50	44%

Factors

The amount of the retirement benefit is based on several factors:

- Average Annual Compensation: The average of the five (5) highest years of annual compensation earned during a member's career plus a maximum of $2,000 of any amount received in contemplation of retirement
- Benefit Multiplier: This figure is established by law (currently 1.1%)
- Years of Service: Number of creditable years served by a member
- Member's Age at Retirement: Early retirement will cause a reduction in the State pension portion (see above)
- Retirement Option Selected
- Annuity Savings Account Balance
- Rollover Account Balance, if applicable

Two Benefit Examples

The following table details the annuity adjustment factors used to calculated benefits. Exact annuity adjustment factors depend on age at retirement and are determined by the actuaries. The current annuity adjustment factors are as follows:

Age	Factor	Age	Factor	Age	Factor
50	0.0825	57	0.0883	64	0.0974
51	0.0832	58	0.0893	65	0.0992
52	0.0839	59	0.0905	66	0.1010
53	0.0847	60	0.0917	67	0.1030
54	0.0855	61	0.0929	68	0.1051
55	0.0864	62	0.0943	69	0.1073
56	0.0873	63	0.0958	70	0.1097

EXAMPLE ONE

Age 60 Creditable Service = 35 Years	Average Annual Compensation = $36,000 Annuity Savings Account Balance = $46,000

↓

State-Provided Pension Portion:
No reduction for early retirement = 60 years of age with at least 15 years of service
$36,000 x 1.1% x 35 = $13,860

↓

Annuity Savings Account:
Used by member to purchase an annuity to be recovered over the life expectancy of the member
$46,000 x 9.17% = $4,218.20

↓

Total Annual Retirement Benefit:
Calculated using Alternative I and the A-1 Option
$13,860 + $4,218.20 = $18,078.20

EXAMPLE TWO

Age 50 Creditable Service = 30 Years	Average Annual Compensation = $35,000 Annuity Savings Account Balance = $40,000

↓

State-Provided Pension Portion:
Reduction for early retirement = 50 years of age results in reduced benefit of 44%
$34,000 x 1.1% x 30 = $11,220 x 0.44 = $4,936.80

↓

Annuity Savings Account:
Used by member to purchase an annuity to be recovered over the life expectancy of the member
$40,000 x 8.25% = $3,300.00

↓

Total Annual Retirement Benefit:
Calculated using Alternative I and the A-1 Option
$4,936.80 + $3,300.00 = $8,236.80

Benefit Estimates

Members may calculate an estimate of their benefits by visiting the Fund's Home Page on the Internet at:

http://www.in.gov/trf

Retirement Calculator Methods

Method 1: Based on Information from Your Last Quarterly Statement
Simply enter your TRF Number, SSN, and Date of Birth. TRF will calculate your retirement date to be a day after your last quarterly statement date, and the benefits based on your most recent quarterly statement. For example, if the last quarterly statement is dated 3/31/2002, your retirement date will be calculated as 4/1/2002.

To use this method, you must meet one of the following criteria:
- Be at least 50 years of age and have 15 years of service, OR
- Be at least 65 years of age and have 10 years of service.

Survivor Benefits are calculated based on the age of the first designated beneficiary on your account. Please see your quarterly statement for beneficiary information.

According to U.S. tax law 26 USC Section 401(a)(17), the annual compensation limit is $200,000 annually. Any compensation over $200,000 will be excluded from the average salary calculation.

Method 2: Based on Your Estimated Information (without Social Security estimates)
Use this method for estimating future retirement benefits by entering your estimated retirement date, average salary and years of service. Then TRF will calculate your estimated retirement benefits.

According to U.S. tax law 26 USC Section 401(a)(17), the annual compensation limit is $200,000 annually. Any compensation over $200,000 will be excluded from the average salary calculation.

Method 3: Based on Your Estimated Information (with Social Security estimates)
Use this method for estimating future retirement benefits by entering your estimated retirement date, average salary, years of service and social security income. Then TRF will calculate your estimated retirement benefits, including social security benefits before and after age 62.

To use this method, you must be less than 62 years of age at retirement AND must enter your estimated social security income.

According to U.S. tax law 26 USC Section 401(a)(17), the annual compensation limit is $200,000 annually. Any compensation over $200,000 will be excluded from the average salary calculation.

Reemployment after Retirement

Starting July, 1, 2001, retired members who are under the normal Social Security retirement age and reemployed in a "covered" position will have a fixed earnings limitation of $35,000 calculated on a fiscal year for Teachers' Retirement Fund employees and calculated on a calendar year for Public Employees' Retirement Fund employees. A covered position is one that is covered by either the Teachers' Retirement Fund or the Public Employees Retirement Fund.

Retired members who are already reemployed will not be grandfathered under the older provision. In addition, all retiring members must wait at least ninety (90) days after their date of retirement before returning to service in a covered position to receive a pension benefit.

If a retired TRF member under the normal Social Security retirement age earns more than $35,000 in a fiscal year, their retirement benefit from TRF will be stopped for the remainder of the fiscal year. The benefit will resume at the beginning of the next fiscal year and continue until the $35,000 earnings cap is met for the fiscal year.

Retired members who are reemployed in a covered position may earn a second retirement benefit for their service during reemployment. This benefit will be added to the original retirement benefit at the time of re-retirement.

The $35,000 earnings cap does not apply to retired members who are of normal Social Security retirement age or older, or to a retired member who is reemployed by the Indiana Department of Education.

The employer's mandatory contributions are to be made throughout the entire period of reemployment regardless of whether or not the employee's retirement benefit has been suspended. The mandatory 3% employee contribution is only required to be made during the period that the employee's retirement benefit has been suspended.

Miscellaneous Benefit Information

Age 70 Benefits

Under Indiana law, members who continue to teach after age 70 are entitled to draw benefits and can continue to teach full-time without any earnings limitation. Contact the Fund if you desire further information.

Minimum Amount

For deaths occurring after July 1, 1991 of members receiving or eligible to receive retirement benefits, the law provides a guarantee of a "minimum amount" of payments, which is an amount equal to the entire amount credited to the member's Annuity Savings Account at the time of: (1) retirement; or (2) death while entitled to benefits; minus benefits paid to the member and the member's survivors.

Federal Mandatory Withdrawal Rules

An inactive member who reaches age 70 ½ should make arrangements to start receiving benefits from the Fund. By federal law, the member has until April 1 of the calendar year following the year in which he reaches age 70 ½ to commence benefits. The funds must be withdrawn as a total distribution if the member is not vested (has less than 10 years of the type of creditable service that counts toward vesting).

If the member is vested, the member must start receiving monthly benefits distributed over the member's remaining lifetime. This rule does not apply to a member who is still employed in a position covered by the Teachers' Retirement Fund or the Public Employees' Retirement Fund

Who May Act for a Member

Power of Attorney

The Fund will honor requests and directions from a lawful holder of a Power of Attorney document for a member. This individual is known as the attorney-in-fact. The Power of Attorney must grant the attorney-in-fact the authority to transact business of the type requested. For instance, if the Power of Attorney document grants the attorney-in-fact broad discretion to handle all banking and financial transactions, the Fund will accept directions regarding benefit check delivery. If, on the other hand, a member grants what is known as a Health Care Power of Attorney, the attorney-in-fact does not have the authority to direct the Fund on any matter, even something as simple as an address change.

If a member wishes to name a Power of Attorney for Fund business only, without incurring the expense of legal counsel, the Fund provides a Power of Attorney form. However, please note that this Power of Attorney will apply only to Fund business and is not valid for general public use.

If an attorney-in-fact attempts to act on behalf of a member, the Fund will require a copy of the Power of Attorney. If a copy of the Power of Attorney is not in the member's file, the requested transaction will be denied. The denial will then be returned to the attorney-in-fact, requesting proof of legal authority to act on behalf of the member.

Please note that Indiana law has very specific requirements for a Power of Attorney to be valid. The member's signature must be witnessed and attested to by a Notary Public. Further, the Notary Public must sign the document along with his or her printed name and notarial seal.

A member retains the right to act on their own behalf even if powers are also granted to an attorney-in-fact.

Guardians

The Fund will honor requests and directions from a legally appointed guardian of the estate of a member.

Before the Fund can recognize acts of a guardian, the Fund must receive copies of the Letters of Guardianship and/or other official court documents appointing the guardian. Only the guardian of the "estate" of the member, the person with the power to handle financial matters (as opposed to the guardian of the "person," who is responsible for the physical well being of a member), may direct the Fund.

Guardians are appointed only when a member is declared incompetent by a court of law. Thus, the member, while under an active guardianship, is unable to act on their own behalf. The Fund will not recognize acts of these members until provided proof that the member's right to act on his or her own behalf has been restored.

Trusts

Fund Payments to a Trust

ISTRF can direct deposit payments to a revocable trust [IC 5-10.2-4-7(d)]. A member can designate a trust as their pension benefit direct deposit financial institution. The payee must be a revocable trust and the member must have the ability to access the funds at any time without condition. ISTRF will not direct deposit pension benefits into trusts that do meet these criteria.

In order to process the retirement application or direct deposit application, ISTRF will need a copy of the trust instrument to ensure compliance with Indiana law or a sworn affidavit identifying the trust and that it complies with the terms set forth in IC 5-10.2-4- 7(d).

If the terms or conditions or the designated trust payee instrument change, the member must immediately notify ISTRF and provide a copy of the new and amended trust instrument. These rules apply to ISTRF retirement benefits. Payments of ISTRF death benefits to a trust have different rules.

Trust as a Death Beneficiary

A member who intends for their death benefit to be paid to a trust must designate the trustee as the beneficiary using the "Request for Member Data Change" form. The designation must be in the following manner:

[Name of trustee, Trustee or then trustee of the name of member type of trust]
Example: John R. Doe, Trustee or then trustee of the Mary S. Smith Living Trust

Concepts to remember about Trusts:

- The member must notify ISTRF in writing of the mailing address of the trustee, co-trustee, or successor trustee
- It is the sole responsibility of the Fund member to notify ISTRF of any pertinent change involving their trust or trustee
- A copy of the trust instrument is NOT needed by ISTRF
- ISTRF is not responsible for ensuring the validity of the trust or for carrying out the terms of the trust in any way
- ISTRF's sole responsibility is to pay the death benefit to one trustee named in the Fund member's beneficiary designation. ISTRF will discharge this responsibility according to the information that has been provided to ISTRF by the Fund member. ISTRF is NOT responsible for any problem arising from a change involving a trust or a trustee if ISTRF has not been notified to the change.
- ISTRF is not responsible in any way for a trustee's unauthorized exercise of ownership or control over the funds. It is the sole responsibility of the trustee to administer the funds in a manner consistent with the trustee's powers, duties, and fiduciary responsibilities
- Should a named trustee pre-decease the member or withdraw as trustee, a Successor Trustee's Certification must be received by ISTRF before any distribution will be made
- If, upon the death of a member, the named trustee cannot be located, is incapacitated, deceased, or refuses to receive the death benefit as trustee of the trust, ISTRF will treat the matter as though the Fund member had designated a non-trustee as the beneficiary and the designated beneficiary has pre-deceased the Fund member. The death benefit will be paid to a secondary beneficiary or to the member's estate.
- The Internal Revenue Service assigned EIN Number of the trust should be included for processing. ISTRF cannot make a distribution to a trust without a proper EIN identifying the payee trust.

Settling Disputes

Most disputes are settled by communication between the parties involved. In case no agreement is reached, there is an appeal procedure available. A person who believes that they have been aggrieved by an action of the Fund may contact the Fund's Legal Department for information on the appeals process.

Marriage Dissolution by Fund Members

Qualified Domestic Relations Orders (QDROs)

The Fund is a governmental plan as defined by 29 U.S.C.A. § 1002(32) and is exempt from the provisions of the Employee Retirement Income Security Act (ERISA) pursuant to 29 U.S.C.A. § 1 003(b)(1). As such, the Fund does not recognize QDROs. Under Indiana law, the benefits payable from the Fund are protected under Indiana Code, section 21-6.1-5-17. This provision states that the benefits due a member from the Fund are exempt from seizure, levy, attachment, and other processes. Therefore, the Fund cannot make a portion of a member's benefits payable to anyone other than the member. The only exception to this rule would be the Internal Revenue Service (IRS).

Requests for Information

Members will often contact the Fund to determine the balance of their Annuity Savings Account at various points in their careers. The Fund will provide this figure to the best of our ability, but the reporting schedule between employers and TRF has changed over time. To obtain this information, the member may call or write the Fund. However, these figures will be provided in writing to the requesting party only and, for security purposes, will not be communicated over the telephone.

The Fund receives frequent requests from members to project retirement benefits from a past date forward. The Fund cannot comply with this request because of the large number of subjective variables that must be supplied by the member. However, the Fund will send the requesting member forms and information that will allow the member to project retirement benefits from a past date.

Procedures

At the request of an estranged spouse or his or her legal representative, the Fund can only release information with the written consent of the member, or in response to a subpoena or other court order.

Who is responsible for these cases?

Although the Fund will "flag" the file and make every effort to notify an ex-spouse when the member receives a monetary distribution, the ultimate responsibility for complying with the terms of a divorce decree and property settlement lies with the parties to the divorce. An ex-spouse should inquire periodically, in writing, to determine the status on the account. Further, when a distribution is made to a member, the ex-spouse and his or her legal representative are solely responsible for ensuring that settlements with respect to Fund benefits in a divorce dissolution are fulfilled by the member.

Health Insurance

Medicare supplement group health insurance is available to the Fund's retirees and spouses age 65 and over. Members under age 65 that are receiving disability retirement benefits may be eligible to receive supplemental health insurance. A member will receive information on the available plan, options, and costs at the time of retirement.

Access to Fund Files and Records

Member Access to Files

While Fund records are confidential, with the exception of name and years of service of Fund members, a member may have full access to any information in his/her own file with the Fund. Generally, a member's individual record may only be released to the member, personal representative of the member's estate, attorney-in-fact, or by court order.

To access this information, a member may call, write, or appear at Fund offices during regular office hours. Fund members will need to identify themselves by their Fund account number and other identification, and request the information needed. Please note that the Fund will not mail or FAX such information to an address other than the member's official address of record without a written request from the member.

> NOTE: For security purposes, the Fund will not provide sensitive account information, such as the balance of the Annuity Savings Account or Fund Account number, over the telephone. A member requesting this information will receive the results in writing.

Public Access to Fund Records

Fund records of individual members and membership information are confidential.

Other Fund Services

ISTRF's mission is to prudently manage the Fund in accordance with fiduciary standards, provide quality benefits, and deliver a high level of service to our members, while demonstrating responsibility to the citizens of the State. To promote this mission, the Fund retains the services of pension administrators, accountants, investment advisors, attorneys, and administrative personnel who are ready to aid members and the public at all times.

The Fund's staff can help with:

- Status of member accounts
- Direct electronic deposits
- Tax withholding policies
- Taxable and non-taxable portions of benefits
- Service credit analysis
- Interpretation of Indiana law as it applies to the Fund

If a member needs help with any of these topics, the member may:

- Call (317) 232-3860 or toll-free at (888) 286-3544 to contact the Member Service Center
- Visit the Fund in person by making an appointment. The Fund's offices are located on the third floor of the ISTA Building in Indianapolis. The street address is 150 West Market Street (corner of Market Street and Capitol Avenue), east of the State House. The Fund's office hours are 8:00 a.m. to 4:30 p.m., Monday through Friday (except for holidays). Appointments are strongly encouraged to maximize the efficiency of our assistance.
- Access the Fund's Internet Home Page at: http://www.in.gov/trf. Further, the Fund can receive electronic mail at: trf@trf.IN.gov.

The following information is available on the Fund's Internet Home Page:

- Calculator for Retirement Benefits
- Calculate Your Retirement Benefits - Interactive Web Page
- Investing Your Annuity Savings Account - booklet
- Map and interactive directions to the Fund's Office
- Active Member's Handbook
- Lost Members List
- Inactive Members List
- Past Editions of the *Primer* - the Fund Newsletter